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Remarks

In the action dated October 7, 2005, claim 1 was rejected under 35 USC 112, second paragraph; claims 1-2 and 18 were rejected as obvious in view of Hitchcock (WO 99/63454) and Lebda (US 6,385,594); claims 3-17 and 19-30 were rejected as obvious in view of the combination of Hitchcock and Lebda in view of Mottola (US 5,745,885).

***Claim Rejections – 35 USC 112***

Applicants respectfully traverse the rejection of claim 1 as being indefinite. Nonetheless, several amendments have been made to claim 1 in attempt to further clarify the invention set forth in claim 1. As the undersigned attorney has explained in prior submissions, claim 1 is directed to a system for administering an on-line financial-aid service for a plurality of post-highschool education facilities. The system includes a centralized computer server operatively coupled to a computer network, a plurality of school computer servers and at least one user computer. Each school computer server includes a Web-site software program providing a graphical user interface representing a Web-site, the Web-site graphical user interface including an address link for connecting the user computer to the centralized computer server. The centralized computer server includes a financial-aid-service software program providing a school-access graphical user interface accessible by each of the post-highschool education facilities and a student-access customizable graphical user interface for each of the post-highschool education facilities, accessible by the borrower. Notably, the school-access graphical user interface enables a given post-highschool education facility to establish an account that causes the financial-aid-service software program to enable customization of the corresponding student-access graphical user interface for the given post-highschool education facility by providing at least one form including fields for customizing the content and operation of the corresponding student-access graphical user interface. Thus, as pointed out in the specification, each school can, on its own, setup and customize the financial-aid information/service Web-pages that will be presented to students, by connecting to the school-access graphical user interface.

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Such a system enables multiples schools to provide respective student-access graphical user interfaces relating to financial aid in a relatively convenient and simple manner, without requiring each school to develop such an interface from scratch, but at the same time enabling each school to customize its interface.

Applicant submits that claim 1, as amended, satisfies 35 USC 112, paragraph 2, and requests withdrawal of the rejection.

***Claim Rejections – 35 USC 103***

The rejection of claims 1, 2 and 18 as being unpatentable over the combination of Hitchcock and Lebda is respectfully traversed. As previously pointed out both claims 1 and 18 clarify a major distinction between the claimed invention and the art, namely that each school can, on its own, setup and customize the financial-aid information/service Web-pages that will be presented to students, by connecting to the school-access graphical user interface. As noted in the action, Hitchcock does not teach a system in which a school-access graphical user interface provides a form including fields for customizing the content and operation of a corresponding student-access graphical user interface. Lebda fails to make up for the deficiencies in Hitchcock.

Specifically, Lebda et al. teaches a loan processing web site that receives loan application data from a borrower, screens the information against criteria of multiple lenders and sends the application to any lender for which there is a match. The lender accepts/denies the application and so on. In Lebda data is transferred back and forth between the lending site computers and the lenders, but the lenders do not access a site that allows them to customize a student-access graphical user interface. Instead, a loan applicant fills out a single, common or generic loan application that is not customized for each lender. Thus, applicants submit that Lebda does not teach a "school-access graphical user interface enabling a given post-highschool education facility to establish an account that causes the financial-aid-service software program to enable customization of the corresponding student-access graphical user interface for the given post-highschool education facility by providing at least one computer-based form including entry and/or selection fields for enabling a representative of the given post-highschool education facility to customize the content and operation of the corresponding student-access graphical user

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interface for the given post-highschool education facility." Accordingly, the combination of Hitchcock and Lebda fails to make out a prima facie case of obviousness as to claim 1. For similar reasons the combination of Hitchcock and Lebda fails to make out a prima facie case of obviousness as to claim 18.

The rejection of claims 3-17 and 19-30 as being unpatentable based upon the combination of Hitchcock, Lebda and Mottola is respectfully traversed. Like Hitchcock and Lebda, Mottola also fails to teach a system that includes a school-access graphical user interface that provides a form including fields for customizing the content and operation of a corresponding student-access graphical user interface. Therefore, Mottola does not make up for the deficiencies of Hitchcock and Lebda as applied to claims 1 and 18, resulting in claims 1 and 18 being patentably distinguishable over the combination of Hitchcock, Lebda and Mottola. By default, all dependent claims are also patentably distinguishable over this 3 reference combination.

Moreover, applicant has previously noted how Mottola fails to teach various aspects of the dependent claims. Specifically:

Addressing claim 3, the action recognizes that Hitchcock and Lebda fails to teach the substance of claim 3 but asserts that Mottola (col. 1, lines 19-28) teaches that financial-aid information and services provided by a student-access graphical user interface includes federally required financial-aid information. Applicant notes that this assertion is incorrect. The cited passage of Mottola merely identifies different types of loan plans that have been used in the past. No mention is made of a student-access graphical user interface providing federally required financial-aid information.

Addressing claim 4, the action recognizes that both Hitchcock, Lebda and Mottola fail to teach the substance of claim 3 but asserts that it would have been obvious to have the student-access graphical user interface include a monitor program determining whether the borrower has accessed the federally required financial-aid information and to modify Hitchcock because such a modification would allow Hitchcock to have an on-line system that will notify the user when the user has accessed the forms for a federally required student loan because there are subsidized and unsubsidized student loans. The idea that it would be obvious to modify Hitchcock to provide a student-access graphical user interface with such a monitor program is inconsistent

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with the fact that Hitchcock does not teach the provision of financial-aid information and services in the first place and therefore the obviousness rejection falls short.

Addressing claim 5, the action recognizes that Hitchcock and Lebda fails to teach the substance of claim 5 but asserts that Mottola (col. 3, line 51 - col. 4, line 25) teaches the substance of claim 5. Applicant disagrees. The cited passages of Mottola discuss the formation of investment trusts formed from a portfolio of students that contribute a portion of their earnings to the trust, and that students must apply to participate in the plan by submitting an application requesting various student details. No mention is made of a monitor program providing data to post-high school education facilities about the student's access to federally required financial-aid information.

Addressing claims 6 and 25, the action recognizes that Hitchcock and Lebda fails to teach the substance of claims 6 and 25, but asserts that Mottola (col. 5, lines 30-41 and Fig. 6) teaches a monitor program that tests a borrower's knowledge of the federally required financial-aid information. This assertion is incorrect. The cited portions of Mottola teach that in evaluating whether a student qualifies for participation in an investment trust the student's academic credentials (e.g., standardized test scores, grade point averages, class standing, grades) are analyzed. Again, no mention is made of testing a student's knowledge of federally required financial-aid information.

Addressing claim 8, the action recognizes that Hitchcock and Lebda fails to teach the substance of claim 8 but asserts that Mottola (col. 1, lines 19-26) teaches providing information on financial-aid products. Applicant again disagrees. The cited passages of Mottola simply mention as background information several types of loan programs that have been available in the past. This does not constitute a teaching to provide such information to students. In fact, the entire purpose of Mottola is to provide an alternative to such standard loan programs.

Addressing claim 10, the action asserts that Hitchcock teaches that a form provided at a school-access graphical user interface includes a field to allow each post high school education facility to enter a school color and an image. First, as noted above with respect to claim 1, Hitchcock lacks any teaching of a school-access graphical user interface. Second, while Hitchcock does suggest that its system may produce different on-line applications for respective

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schools, including individualized school graphics, Hitchcock does not teach that the school itself loads such information through use of an on-line form.

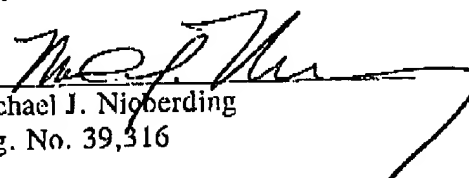
Claim 31 requires that the school access graphical user interface includes at least one field for customizing the operation of an electronic newsletter service, at least one field for customizing the operation of a required student training service, at least one field for customizing the operation of a financial-aid qualification service and at least one field for customizing the operation of a financial-aid award notification service. None of Hitchcock, Lebda and Mottola teach of an electronic newsletter service or a required student training service and claim 31 is patentable for at least this reason.

### *Conclusion*

All of claims 1-31 are distinguishable over the art for the reasons explained above and this application should be passed to issue. Please contact the undersigned attorney with any questions regarding this submission or application.

It is believed that all of the pending claims have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

Respectfully submitted,

  
Michael J. Nigberding  
Reg. No. 39,316

THOMPSON HINE LLP  
2000 Courthouse Plaza NE  
10 West Second Street  
Dayton, Ohio 45402-1758  
Telephone (513) 352-6719  
Facsimile: (937) 443-6635

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